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OFFICIAL

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RECEIVED
CENTRAL FAX CENTER

OCT 15 2003

STEVEN R WASYLCHIAK
Examiner
USPTO
Art Unit 3624
FAX: 703-872-9326

Dear Sir,

RE: INFORMALITY RE PAYMENT OF FEE

The Title of the Invention: Method, apparatus and program for pricing, transferring, buying, selling and exercising financial options for paying educational course fees

The Name of the Inventor: Khai Hee Kwan
Customer Number : 23336 Application Number: 09/922,489

I have attached the payment required in your letter mailed 1 OCT 2003, requesting for payment of US 9.00. However, I would like to point out that because of our amendment dated 18 of August 2003 which triggers this additional claim, we have also reduced our number of independent claims from 8 to 5. I am wondering if we will also get a refund for this reduction $3 \times 40 = 120$? I am asking this because I am unsure of the procedures here in assessing fees after filing.

Thanks and regards

Khai Hee Kwan

Email: khkwan@yahoo.com

Enclosed : USPTO CREDIT CARD PAYMENT FORM
COPY OF INFORMALITY RE PAYMENT OF FEE

Dated: 15 OCT 2003

Total pages faxed 3 including this page.

PTO-2038 (02-2003)

Approved for use through 02/28/2006. OMB 0651-0043

United States Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE


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United States Patent & Trademark Office

Credit Card Payment Form

Please Read Instructions before Completing this Form

Credit Card Information

Credit Card Type:	<input checked="" type="checkbox"/> Visa	<input type="checkbox"/> MasterCard	<input type="checkbox"/> American Express	<input type="checkbox"/> Discover
Credit Card Account #:	4557 0220 0377 7656			
Credit Card Expiration Date:	MARCH 2005			
Name as It Appears on Credit Card:	KHAI HEE KWAN			
Payment Amount: \$(US Dollars):	NINE DOLLARS ONLY			
Signature:				Date: 15 OCT 2003

Refund Policy: The Office may refund a fee paid by mistake or in excess of that required. A change of purpose after the payment of a fee will not entitle a party to a refund of such fee. The Office will not refund amounts of twenty-five dollars or less unless a refund is specifically requested, and will not notify the payor of such amounts (37 CFR 1.26). Refund of a fee paid by credit card will be via credit to the credit card account.

Service Charge: There is a \$0.00 service charge for processing each payment refused (including a check returned "unpaid") or charged back by a financial institution (37 CFR 1.21(m)).

Credit Card Billing Address

Street Address 1:	17 / 29 Johnston St		
Street Address 2:			
City:	Annandale		
State:	NSW	Zip/Postal Code:	2038
Country:	AUSTRALIA		
Daytime Phone #:	60-89-213117	EMAIL:	KHAIHEE@YAHOO.COM

Request and Payment Information

Description of Request and Payment Information: Application 07/922489 INFORMALITY RT PAYMENT FEE \$115.00			
Patent Fee	Patent Maintenance Fee	Trademark Fee	Other Fee
Application No.	Application No.	Serial No.	IDON Customer No.
Patent No.	Patent No.	Registration No.	
Attorney/Agent No.		Identify or Describe Mark	

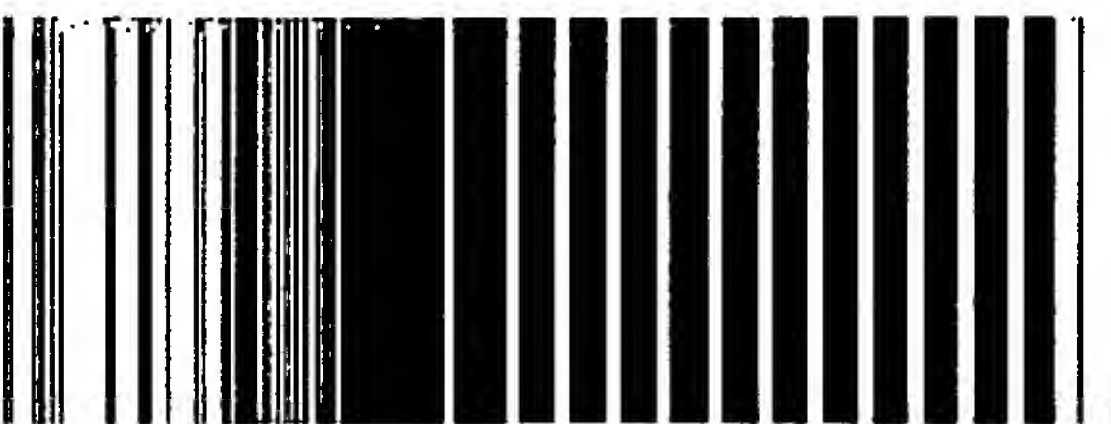
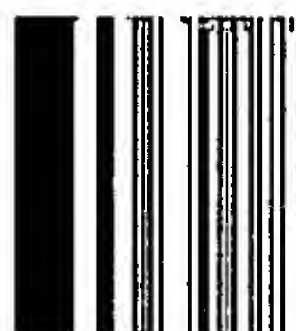
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